



## Announcing THE budgeting tool for every household!!!

Households NEED budgets because of financial concerns such as:

- Too much debt
- Not enough income to cover monthly expenses
- Rising rent /mortgage
- Rising healthcare costs
- Unemployed individuals in their households
- High cost of living, rising food, gas, utility costs

REALITY: Many households do not have a budget, and have not been taught how to create and maintain a budget. Some even believe that a budget is NOT needed and state excuses such as:

1. "I don't have any extra money; so there's nothing to budget."
2. "Budgets are for rich people."
3. "I only spend what I make."
4. "My budget is in my head; I know what I have to pay."
5. "I don't have to worry about my bills; they are automatically paid from my checking account."
6. "Creating and sticking to a budget is too hard."

FACT: A budget is the only practical way to detail income and expenses, CONTROL household spending to cover necessary bills, save for the unexpected, and plan for future goals and purchases.

Miami-Dade County employees can now obtain the user-friendly **BUDGETS MADE-EZ Household Budgeting Program!!!**

With this Excel based program, users will easily create and update budgets, reconcile bank balances, plan for future expenses, and project payments to payoff credit bills.

BUDGETS MADE-EZ, LLC will give each employee a **20%** discount on the household program using promotion code: **HH-GOV458 !**

Please contact us at 305-332-6952 to examine this product and see its benefits for yourself.

